# TALK INSURANCE BILL IN HOUSE

Williams Anti-Contract Measure Discussed at Length and Passed By.

### APPROPRIATION BILLS COME IN

General Measure in Senate and One for Jamestown and Other \ Interests in House.

Legislature yesterday, two sessions of both houses having been held. from the Finance Committee the general appropriation bill providing for the expenses of government for the ensuing two years, and it was made a special and continuing order for 12:30 o'clock to-day. The bill has already passed the House, The Senite engrossed a large number of bills, and when the body re-turned for its afternoon session only un-contested matters were considered. This was true of the House session held in

the afternoon.

The House met at 11 o'clock instead The House met at 11 o'clock instead of noon, and the Senate at 11:30. In the House, Mr. Bowman reported from the Finance Committee a supplemental appropriation bill making provision for the State buildings, etc., at the Jamestown Exposition and for several institutions in the State, asking additional appropriations. From the Courts Committee of the House, come a Senate bill with House amendments, creating five new judicial circuits for the State.

The House debated the Williams anti-compact fire insurance measure from 12:30 o'clock to 2 P. M., and it went over as a special and continuing order for 12:30 o'clock to-day. There were many anti-cigarette and Mann bill petitions offered in the House, and they were referred.

### THE SENATE.

Proposed Memorial to Congress Passed By.

Passed By.

Few moments sufficed for preliminary husiness, and the Senate was early at work on the calendar. The proposed memorial to Congress in regard to rivers and harbors was again passed by. A series of bills appropriating certain funds for the payment for the Capitol furniture and for making additional improvements were taken up out of their order and passed. The Senate was then for some time engaged again in a discussion of easements, a subject threshed out at some length early in the session. Several senators spoke, including Mr. Chapman, of Greene; Mr. Machen, of Alexandria; Mr. Thomas, of Lynchburg; Judge Phiegar, of Montgomery, after which, by a vote of 16 to 7, the Senate refused to engross the Chapman bill, allowing numicipalities the right to condema an easement, which bill bore the adverse report of the Committee for Courts of Justice.

The Campbell bill, amending the act making husband and wife competent witnesses for or argust each other. Wich.

The Campbell bill, amending the act making husband and wife competent witnesses for or against each other, which had also been discussed at length on a previous day, was taken up again. This bill, too, came into the Senate for a second time with an unfavorable report from the Committee for Courts of Justice, but late amendments had removed. from the Committee for Courts of Justice, but late amendments had removed some, though not all, of the objections to the measure. The debate was very thorough, Advocates of the bill, including Mr. Campbell, of Bedford; Mr. Fulton, of Warren: Captain Patteson, of Buckingham, and Major Rison, of Pittsvivania, declared, among other things, that the present law presuming fraud in transactions between husband and wife, that the present law presuming trains in transactions between husband and wife, and yet forbidding the latter to testify, was an outrage and an indictment of the inarried women of Virginia, virtually stamping them all with an iniquitous willingness to perjure themselves for the sake of fraudulently retaining their prop-erty. The senators moke carnestly, and erty. The senators spoke earnestly, and appealed to the body to remove this stigma and permit, as the Campbell bill stigma and permit, as the Campbell bill contemplates, the testimony of husband and wife for and against each other in certain cases. Several of the heavyweight lawyers of the Senate, including Judge Phlegar, of Montgomery, and Judge Mann, of Nottoway, lined up against the bill.

### Engrossed the Bill.

To the surprise of many, the report of the Courts Committee was rejected and a majority of three members engrossed the Campbell measure. The vote was as

the Campbell measure. The vote was as follows:
Ayes—Campbell, Dickinson, Fulton, Garrett, Hobbs, Holt, Kerns, Machen, Niemeyer, Noel, Patteson, Rison, Roberts, Sadler, Sears, Shands, Tavenner, Walker, H. T. Wickham—19, Noes—Anderson, Chapman, Echols, Gunter, Harman, Lassiter, Lynn, Mann, Phiegar, Sale, Shackelford, Sims, Strode, Thomas, Turner, T. A. Wickham—16.
After a spirited discussion the Phiegar bill relating to voting trusts was recommitted in order that representatives of the Southern Railway might have opportunity to appear in opposition to the measure, which is regarded as one of the most important offered at this session. Strenuous objection was made to recommittal, but agreement was finally reached through an expressed understanding that the Committee for Courts of Justice would act on the bill to-day, and that the bill, retaining its place on

MAKERS OF VIRGINIA LAWS.



special and continuing order with pre-cedence over everything else immedi-ately after the general appropriation bill. The latter was reported from the Fibill. The latter was reported from the Fi-nance Committee and was set for a spe-cial order for noon to-day. Consider-ation of the appropriation bill will prob-ably consume the entire time of the Sen-ate to-day. A night session may be

ate to-day. A right session may be necessary.

At 2:30 P. M. the chair was vacated until 4 P. M., when thirty-one uncontested Senate bills were ordered to their engrossment and about twenty other Senate bills were advanced to their second reading. Among the measures engrossed were several of interest, including the bill amending the charter of the city of Richmond, a bill providing for the purchase of a silver service for the battleship Virginia, four bills relating to the Jamestown Exposition, a bill authorizing the sale of the penitentiary spring lot at Richmond and a number of others.

About 5:35 P. M. the Senate adjourned

others.
About 5:35 P. M. the Senate adjourned until 11:30 A. M. to-day.

### Bills Passed.

To authorize the purchase of lineleum for the fleors of the museum and basement rooms in the Capitol building.
To appropriate \$8.511.29, to pay for furniture, and so forth.
To appropriate the sum of \$31,000 for paying for furniture, etc., purchased by the Capitol Enlargement Commission.

### Bills Introduced.

Dy Mr. Fulton: To authorize the town of Front Royal to dispose of and convey certain real estate.

By Mr. Gunter! To Incorporate and provide a charter for the town of Parksley, Va. and to repeal an act entitled "An act to incoporate and provide a charter for the town of Parksley, Va., approved March 19 Mr. Strode: To authorize the Board of Supervisors of Amherst county to permit the erection on the Courthouse Square of that county a Confederate hall or other memorial of the soldiers of the Confederate State's army.

Bills Introduced.

By Mr. Putton: To authorize the town of Front Rayal to dispose of and convey cirile. Mr. Counter: To incorporate and provides a charter for the town of Parkeler. Va. and to repeal an act entitled: An act to the theorem of the town of Parkeler. Va. and to repeal an act entitled: An act to the theorem of the town of Parkeler. Va. and to repeal an act entitled: An act to the theorem of the town of Parkeler. Va. approved March 12: 1964.

By Mr. Strode. To authorize the Board of Sapertisors of Amherst county to permit that county a Confederate hall or other memorial of the soldiers of the Confederate state's army.

HOUSE PROCEEDINGS.

Body Discusses Williams Insurance Bill and Passes It By. Delegate Churchman, of Augusta, called the House to order at it o'clock, and prayer was offered by Rev. Mr. Haley, the member from Louisa.

There were a large number of Mann bill petitions, and others were handed in praying the passage of the Ould anticigarette bill. They were referred, and when the morning hour had expired, the clerk called the calendar. A number of Senate bills reported from committees were advanced to the calendar, before the special order of the day was reached.

Mr. Lion called up Senate bill creating five new judicial circuits for the State, and it was discussed at some length, Dr. Powell opposed the consideration of the supposed the consideration of the suppose of establishing a system of regular order.

The Thomas Senate bill permitting the various magisterial districts to borrow money for road purposes was discussed at some length, Mr. Gregory contenung, along with Mr. Gwathmey and others that the bill is unconstitutional. Mr. C. C. Thaliaferre and others took the opposite view and there was much further discussion.

Pending final disposition of the bill, the clerk half in final disposition of the bill, the clerk half is position of the bill. The content of the clerk half is position of the bill. The content of the foundation of the bill is the content of the content of the content of

sociation, and that his people were loudy clamoring for relief.

Messrs. Cox and Royall became engaged in a sharp colloquy over a clipping from an insurance journal, read by the latter, referring to what the Legislature would probably do with insurance matters, and when it was over Mr. Old, of Norfolk, spoke against the bill.

### His People Favor It.

He read several letters and resolutions

He read several letters and resolutions from his people, asking him to vote against the bill, and said:
"I assert here on the floor of this house that the people of Norfolk are unanimously against the passage of this bill, because present conditions are favorable to the assured, and favorable to the young how companies heated by lead. young home companies backed by local Mr. Jennings, of Lynchburg, followed in

Mr. Jennings, of Lynchburg, followed in opposition, and said the business men, Board of Trade and other organizations in his city did not desire any change. He declared that rates and conditions in his city were more favorable to the assured than under the Wharton law, and the same of the same earnestly asked that the bill be re-

Pettit spoke for the bill, and he Mr. Fettil spoke for the bill, and he declared that something was radically wrong with the present system. He read letters denouncing the S. E. T. A. as a trust, and when he, at 2 o'clock, concluded his remarks, the chair was vacated until 3:39 'o'clock.

### Afternoon Session.



Every line of business is beginning to abut its doors absolutely to drinking men. Husiness competition line becomes okeen that only men of steadlast habits can find employment.

Employers do not want men that are addicted to drink. A drinking man is not in fit condition to handle responsible work. Continual drinking diseases the nerve system. No "will power" can cure; treatment is necessary.

# Cures Whiskey and Beer Habit

Take ORRINE Quietly at Home! To cure without patient's knowledge, buy ORRINE No. 1; for voluntary freat-ment, buy ORRINE No. 2. Price, \$1.00 per

Cure Effected or Money Refunded Book on "Drunkenness" (scaled) free on request. ORRINE mailed (scaled) on receipt of \$1 by THE ORRINE CO., Inc. Washington, D. C., or sold in this city by POLK MILLER-CHILDREY CO.,

101 East Broad Street, Corner First Street POLK MILLER DRUG CO., 834 East Main Street, RICHMOND.

Confesses That He Had Served Term in Texas Prison.

### WAS ASHAMED OF HIS RECORD

Patrick Did Not Kill Rice-He Died a Natural Death.

(By Associated Press.) NEW YORK, February 27.—Joseph Jordan, one, the Texas witnesses, wen has given testimony in the hearing for a new trial for Albert T. Patrick, convicted murderer, has confessed that he committed perjury on the witness stand. that Jordan sent for him and voluntarily made a confession in the presence of himself and Assistant District Attorney Garvan. The particular point upon which dan's denial on the stand that he had served a term of imprisonment at Huntsville, Texas. In his confession, the district attorney said to-day, Jordan admitted that he did serve a term at Huntsville,

repeated his confession about his prison

Upon being called to the stand, Jordan repeated his confession about his prison record. On cross-examination, Jordan said he lied when asked about his prison record, because he was ashamed to acknowledge the disgrace. He had lived a right life for twenty-flyg years, he said. No one could bring anything else against him, he added, except arrests for drinking. That was his worst misfortune. All the other things he had testified on the stand here, he declared, were true.

After giving his testimony, Jordan was taken back to the Tombs, and later indicted for perjury. He was arraigned, and after pleading guilty, was remanded until Monday for sentence.

After Jordan left the stand at the Patrick hearing. Thomas T. McNerney, another witness from Texas, was called by Mr. Jerome, McNerney said that a year ago he heard Jones tell Jordan that he got out of the Patrick case and was going to stay out of it. Jones said on that occasion that Patrick had nothing to do with Rice's death, but that he (Jones) was hounded, harrassed and bullyragged, threatened with imprisonment and the electric chair by the officers in

New York, and had to put the blame on Patrick to save himself.

"Do you remember any exact words that Jones used?" asked Mr. Jerome. "He sald: 'Patrick did not kill old man Rice. He died a natural death?' The names of several Texas witnesses were called, but they failed to answer. Mr. Jerome then said that Mayor Rice, of Houston, Texas, will probably be here to testify to-morrow, and the hearing was adjourned.

### BANK CHANGES.

W. A. Lemly Resigns As President of the Wachovia National (Special to The Times-Dispatch.) WINSTON-SALEM, N. C., February

27.-At a special meeting of the directors of the Wachovia National Bank to-day Mr. W. A. Lemly tendered his resigna-Mr. W. A. Lemly tendered his resigna-tion as president, which position he has filled for more than twenty years. Mr. James A. Gray, who has been cashler of the bank for a like number of years, was elected president. Mr. E. S. Gray, bro-ther of the new president, was chosen assistant cashler. The position of cashler will be filled later. Mr. Lemly's retire-ment from the bank was caused by ill health.

The directors also elected Mr. R. J.

The directors also elected Mr. R. J. The directors also elected Mr. R. J. Teynolds, the well known tobacco manufacturer, a member of their board. The Wachovia National has long been recognized as one of the largest and strongest financial institutions in the State. It was organized in 1879, and is the oldest bank here.

We desire the public to know

Moved to 721 East Main Street

## Pianos, Organs, Talking Machines, Music, etc.

Will be pleased to have our

# Manly B. Ramos Co.

John H. Dickerson & Co.

## Make Harness, Saddles, Bridles, &c.

Buy of THEM, and you will get the best, and KNOW what you are getting. REPAIRING neatly done.

FLOOR PAINTS BEST READY-MIXED PAINTS, Waxene, Floor Wax, Brushes, &c

TANNER PAINT & OIL CO.

51,700 00

\$5,520.00 12,240.00 52,200.00 5,800.00

40,800 00

32,000 00 12,000 00 45,000 00 6,000 00

40,000 60

21,500 00

40,000 00

DENNSYLVANIA FIRE INSURANCE COMPANY, OF PHILADELPHIA.

NNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905, OF THE CONDITION AND AFFAIRS OF THE PENNSYLANIA FIRE INSURANCE COMPANY, OF PHILADELPHIA, ORGANIZED UNDER THE LAWS OF THE STATE OF PENNSYLVANIA, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

President—R. DALE BENSON, Secretary—W. GARDNER CROWELL, Principal office—419 WALNUT STREET, PHILADELPHIA, PA. Organized or incorporated, MARCH, 1825; commenced business, APRIL, 1825.

\$400,000 t0 ASSETS. 400,000 v0 Amount of capital stock subscribed....... Amount of capital stock paid up in cash.... Value of real estate ewned by the company.

Loans on mortgage (duly recorded and being the first liens on the fee simple) upon which not more than one year's interest is due on all said mortgage loans, \$18,50; interest accrued thereon. \$4,335,60;

Total value of mortgaged premises (insured for \$171,800 as collateral). \$1,235,435,00 BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY.

BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPA BONDS.
United States bonds, 1997 Par Value, Market Value, Illinois, City of Springfield Funding bonds, 1906 90 F10,469 60 Minnesotti, City of P. Dulath Bosching bonds, Minnesotti, City of Dulath Refunding bonds, Minnesotti, City of Dulath Refunding bonds, 1913-1918 (Minnesotti, 1913-1918) (Minne Baltimore and Potomae R. R. Co. 1st Mage.
Sinking Fund. 1911. Co. 1st Mage. 25-year,
1924.
Buffalo and Susquehama H. R. Co. 1st Mage.
2024.
Buffalo and Susquehama H. R. Co. 1st Mage.
Cantral Pacific Ry. Co. Mage. gold loan, 1929.
Central Pacific Ry. Co. Mage. gold loan, 1929.
Central Pacific Ry. Co. 1st Mage. 1920.
Central Pacific Ry. Co. 1st Mage.
gold bonds, 1949.
Central Pacific Ry. Co. 1st Consol. Mage.
Solycar gold. 1934.
Cheaspeake and Ohio Ry. Co. 1st Consol. Mage.
1949.
Solycar gold. 1934.
Chicago and Erie R. R. Co. 1st Mage. gold
bonds, 1982.
Chicago and Erie R. R. Co. 1st Mage. gold
bonds, 1982.
Chicago and Northwestern Ry. Co. Sinking
Fund. 1923.
Chicago. Rock Island and Pacific R. R. Co.
Gen'l Mage. 1983.
Chicago. Rock Island and Pacific R. R. Co.
Gen'l Mage. 1983.
Chicago. Ilaminond and Western R. R. Co.
Lit Mage. 1987.
Chicago. Ilaminond and Western R. R. Co.
Lit Mage. 1987.
Chicago. Ilaminond and Western R. R. Co.
Jold bonds 1992. Sories G. 1990.
Chicago. Ilaminond and Western R. R. Co.
Jold bonds 1992. Sories R. (Chociaw). 1813.
Chicago. Rock Island and Pacific R. R. Co.
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Chicago. Rock Island and Pacific R. R. Co.
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Chicago. Rock Island and Wacellus R. R. Co.
Consell. 1st Mage. 1983.
Chicago. Hot Magae.
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Chicago. Indianapolis and St. Louis Short Line
Ry. Co. 1st Mage. 1983.
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1849.
Choctaw, Oldishonia and Guid R. R. Co. Consol.
Migs. 1852.
Evanselle and Torre Haule R. R. Co. 1st (162)
Evanselle and Torre Haule R. R. Co. 1st (162)
Eric R. R. Co. 1st (162)
Eric R. R. Co. Gen'l Lieu gold bonis, 1966.
Greanbrier Ry. Co. 1st Mige. 1940
Greanbrier Ry. Co. 1st Mige. 1940
Lehish Vglicy R. R. Co. 1st Mige., 1960...... 58,600 00 50,000 00 25,000 00 16,500 00 27,000 00 27,500 00 51,000 00 46,500 00 96,000 00 18,980 00 50,500 00

Louisville and Nashville R. R. Co. and Mobile
and Montgomery Ry. Co. let Mige. 50-year,
1946
Louisville and Nashville R. R. Co. Collateral
formatics, 1952
Merchand Helle Vernon R. R. Co. ist
Mige. 1818
Mige. 1818
New York Busquohanna and Western R. R.
Terminal ist Mige. 1943
Newburgh and New York R. R. Co. Mige. 1979
New York, Philadelphia and Norfolk R. R. Co.
1st Mige. 1939
New Orleans Terminal Co. 1st Mige., 1978
New Orleans Terminal Co. 1st Mige., 1978
Norfolk and Western Ry. Co. Gen'l Mige.,
1944
Oregon Short Line R. R. C. Refunding bond. 6,500 00 20,000 00 60,000 00 70,800 60 15,750 00 Oregon Short Line R. R. C. Refunding bond, Pine Creek By. Co. ist Mige., 1932.

Philadelphia, Wilmington and Baltimore R. R.
Stock Trust Certificates, 1921.

Philadelphia, Wilmington and Baltimore R. R.
Co. 1921. 100,000 00 104,000 00 Pallade phin, Wilmington and Baltimfre R. R. Co., 1932 and Erie R. R. Gen'i Migs., 1959. Philadelphia and Reading R. R. Co. Connol. Migs., 1959. Philadelphia and Reading R. R. Co. 1st Migs., 1970. Philadelphia and Reading R. R. Co., Terminal Co., 50-year, 1941. Pennsylvania and New York Canal and R. R. Co., 1966. Pennsylvania and New York Canal and R. R.
Pennsylvania and New York Canal and R. R.
Pennsylvania co. Triust Gold Certificates, 1916.
Philadelphia Co. Jat Migo, and Collateral Triust,
Philadelphia Co. Series Notes, 1968
Shanokin, 1937
Shanokin, Bunbury and Lewisburg R. R. Co., 1912 gold honds, 1932
Schuykill River East Side R. R. Co. 1st Migs. 193
Schuykill River East Side R. R. Co. 1st Migs. 193
St. Paul and Northern Pacific R. R. Co. gold bonds, 1923
St. Louis, Iron Mountain and Southern Ry. Co. Gen'l Consol, Ry. and Land Grant, 1931.
St. Louis, Iron Mountain and Southern Ry. Co. River and Guir Division ist Migs. 1933
St. Louis, Memphis and Southeatern R. R. Co. Southern Pacific R. R. Co. 1st Retunding Migs. 1936
Terminal Railroad Association of St. Louis General Refunding Morigage Stinking Fund. 1938
Terminal Railroad Association of St. Louis General Refunding Morigage Stinking Fund. 1938
Terminal Railroad Association of St. Louis General Refunding Morigage Stinking Fund. 1938
Western Transit Co., 1932
Chesapeake and Ohio R. R. Co. Car Trust, Series B. 1957-1903
Chesapeake Refus C. 1957
Chesapeake Series C. 1957
Chesapeake Refus 1910
Lehigh Valley R. R. Co. Gold Equipment
Trust, Series D. 1906
Southern Ry. Co. Equipment Note, Series C. Trust, Series D. 1908 Southern Ry. Co. Equipment Note, Series C. 1906, 1907 Southern Ry. Co. Equipment Note, Series D. Chesapeske and Delaware Canal Co. 1st Mtgc. Coal and Navigation Co. Extended 1914
Lehigh Coal and Navigation Co. Funding and
General Improvement, 1948
Lehigh Valley Coal Co. 1st Migs., 1935...
Pennsylvania Steel Co. Coke Oven Miga., Series
C and D. 1968, 1965
STOCKS.
40 Shares Bellsfonte Central R. R. Co.....
210 Shares Grand Rapids and Indiana R. R. 80,000 00 8,500 00 9,480 00 71,600 00 70 00 86,000 00 Total par and market value (carried out at market value) COLLATERAL LOANS. common steck
United States Steel Co., preferred stock
United Gas Improvement Co. atock
Philadelphia Electric Co. stock Pennsylvania R. R. Co. convertible 34's ..... Lehigh Coal and Navigation Co. Trust Certifi-Lehich Coal and Navigation Co. Trust Certificate stock
Philadelphia and Erie R. R. Co. stock
Philadelphia and Erie R. R. Co. stock
First Nat! Bank of Shippensburg, Pa., stock
Corn Exchange National Bank stock
United Ry Investment Co. preferred stock
Crand Rapids, Holland and Lake Michigan
Rapid Ry. Voting Trust Certificate stock
United Gas Improvement Co. stock
American Lineed Oil Co. preferred stock
Suburban Gas Co. of Philadelphia 1st Mige. 5's
St. Louis, Iron Mountain and Southern Gen's 11,600 14,300 3,163 4,060 5,100 10,434 35,600 St. Louis, Iron Mountain and Southern Gen'l Consol. Ry, and Land Grant 5's .......... Lehigh Coal and Nav. Co. Trust Certificate 17,260 25,420 1,900

Amount Loaned \$15,000 9,500 Real Estate Trust Co. stock stock
Real Estate Trust Co. stock
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Real Estate Trust Co. stock
Electric Storage Battery preferred stock
Electric Storage Battery preferred stock
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First National Bank of Philadelphia stock. 20,894 ehigh Coal and Nav. Co. stock....... ommonwealth Title Insurance and Trust Co. Lehigh Coal and Nay Co. stock.

Commonwealth Title Insurance and Trust Co.

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Stock

Stock

United States Steel Co. common stock

United States Steel Co. preferred stock

Cambria Steel Co. stock

States Steel Co. sto 1,110 50,000 Nonacowa Trust Co. stock 2,000
Midland Valley R. R. Co. let Mige. 5's. 60,000
Lehich Coal and Nav. Co. Consol, Loan of 1884 to 8' 10,000
Lehigh Coal and Nav. Co. Trust Certificate 21006
1008 10.900 25,000 23,200 

LIABILITIES. 194,454 10 11,608 73 osses resisted including interest, costs and other expenses thereon ... Not amount of unpaid losses

Gross premiums received and receivable upon all unexpired fire risks
running one year or less from date of policy, including interest,
premiums on perpetual fire risks, \$2,029,429,11; unexmed premiums
(50 per cent.)

Gross premiums received and receivable upon all unexpired fire risks
running more than one year from date of policy, \$2,285,734 (2; unearned premiums (pro rata)

1,520,295 69 2,585,003 51 

RECEIPTS DURING THE YEAR. Total \$5,261,899 03
Deduct gross premiums and bills in course of collection at this date 441,929 13 

Aggregate amount of receipts actually received during the year in cash..... \$5,209,193 55 DISBURSEMENTS DURING THE YEAR.

amployees
Paid for taxes, etc.
All other payments and expenditures Aggregate amount of actual disbursements during the year, in cash........... \$2,509,409 \$4 BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR. Risks written
Premiums received (gross)
Losses paid
Losses Incurred
(Signed)
R. DALE BENSON, President
(Signed)
W. GARDNER CROWELL, Secretary.

(Signed)

State of Pennsylvania, city and county of Philadelphia-as:
Sworn to, January 17, 1998, before
THOS. J. HUNT, Commissioner.

Richmond. Va.

WILLIAMSON TALLEY & CO., Agents,